

THE 614 FOR LINDEN 2019-2022



OCFC
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CORPORATION



Made possible by the JPMorgan Chase Foundation's PRO Neighborhoods Competition

Acknowledgments

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LAWRENCE CALLOWAY, SOUTH LINDEN AREA COMMISSIONER 2019-2020
RALPH CARTER, WE ARE LINDEN 2020-2022
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TAMMY DERDEN, UMADAOP OF FRANKLIN COUNTY 2020-2022
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Executive Summary

In 2019, four community development financial institutions (CDFIs) and six nonprofits formed *The 614 for Linden* to invest in and attract additional investments to one neighborhood: Linden. Linden is a neighborhood in Columbus, Ohio, which has experienced decades of disinvestment but is beginning to experience development pressure.

From October 2019 to December 2022, with the support of a PRO Neighborhoods grant from JPMorgan Chase, The 614 for Linden advanced four of ten *big ideas* captured in the community informed plan, the *One Linden Plan*, through concrete plans to finance affordable housing development, provide access to capital and technical assistance to small businesses and increase healthy food and health services for Linden residents.

FOUNDING MEMBERS OF THE 614 FOR LINDEN COLLABORATIVE

Founding Collaborative members were (*=CDFI):

- | | |
|--|---|
| 1. Affordable Housing Alliance of Central Ohio (AHACO) | 6. Economic and Community Development Institute (ECDI)* |
| 2. Affordable Housing Trust of Columbus and Franklin County (AHT)* | 7. Finance Fund* |
| 3. Community Development for All People (CD4AP) | 8. Healthy Homes |
| 4. Community of Caring Development Foundation (COC Foundation) | 9. Nationwide Children's Hospital |
| 5. Community Shelter Board | 10. Ohio Capital Finance Corporation (OCFC)* |
| | 11. St. Stephen's Community House |

GOALS SET BY THE 614 FOR LINDEN TO SUPPORT THE ONELINDEN PLAN'S BIG IDEAS

To advance the four *big ideas*, The Collaborative set a series of goals to accomplish during the life of the grant. The *big ideas* and goals were:

1. Stabilize & Expand Housing Options
 - Develop a Linden housing loan pool of approximately \$20 million to finance the acquisition, rehabilitation, and construction of affordable housing units
 - Target loan capital to preserve or create approximately 500 affordable housing units for individuals and families who earn less than 80% of the area median income
 - Provide rapid rehousing services for up to 200 individuals experiencing or near homelessness
2. Develop Business & Support Entrepreneurs
 - Offer consulting, technical assistance, and other resources to 80 small businesses, including providing 45 microloans to local entrepreneurs starting or expanding operations
 - Create approximately 100 full-time jobs through neighborhood investment and new businesses
3. Build Community Investment
 - Develop two commercial facilities and one community facility that spurs additional neighborhood investment

4. Support Resident Health

- Focus on wraparound health services, particularly prenatal and maternal programs
- Provide funding to create or attract one or more businesses to provide healthy food access

The Collaborative expanded during its second and third years, adding additional community partners and organizations (The Collaborative) to their ranks. The Collaborative also consulted a Neighborhood Advisory Committee monthly to receive guidance and feedback on proposed activities.

614 FOR LINDEN OUTCOMES AND IMPACTS

Despite the disruptive force of COVID-19, rapidly increasing costs of construction and business supplies, and a tightening real estate market, The 614 for Linden was nimble and flexible. By the end of the grant period (December 31, 2022), The Collaborative achieved or exceeded most of its established goals.

Collaborative members, Ohio Capital Finance Corporation and Affordable Housing Trust of Columbus and Franklin Co. created a **nearly \$20 million fund pool for affordable housing** in Linden. Collaborative member, Ohio Capital Finance Corporation utilized PRO Neighborhoods funds to support Rosewind Estates, Mulby Place, Kenlawn Place, and Healthy Homes' single-family houses and duplexes, representing over \$79.8 million in total investment in Linden. This funding helped **create and preserve 400 affordable housing units**, some of which Healthy Homes and members of the Affordable Housing Alliance of Central Ohio developed. The 614 for Linden member, Community Shelter Board also **stabilized at least 202 Linden residents at-risk of homelessness** through rental, utility, and security deposit assistance and counseling.

Collaborative member, ECDI, **assisted 129 small business clients** with nearly **1,340 hours of technical assistance**. It closed on **65 loans for 54 small businesses** in Linden, which **created/retained 195 jobs**.

Finance Fund, a member of the 614 for Linden conducted a **feasibility study** evaluating the viability of establishing a grocery in Linden. The 614 granted PRO Neighborhoods funds to Community Development for All People to **construct the Linden Market**, a fresh produce market for income qualifying clients.

The 614 for Linden member, Nationwide Children's Hospital, also continuously **provided wraparound health services** for residents, including health education programming in Linden-based schools, parenting support, vaccine distribution, education, wellness checkups, and other preventive healthcare.

During the early stages of the pandemic, The Collaborative nimbly reallocated funds to provide critical support for its community engagement partners, St. Stephen's Community House and the Community of Caring Development Foundation, to help them **address food and housing insecurity**. PRO Neighborhood funds purchased fresh food and refrigeration equipment for St. Stephen's and Community of Caring's food pantries, and provided emergency rent assistance for Linden residents.

A STRONG COLLABORATIVE MEANT A NEW NONPROFIT IS UNNECESSARY

In 2019, The 614 for Linden members had thought their work would lay the foundation for a permanent community nonprofit organization to continue their efforts after the end of the grant in 2022. Instead, by the third year of the grant (2022), Collaborative partners understood each other's strengths and skills and began to collaborate through project-specific partnerships outside of the 614 for Linden funding. Collaborative members concluded that the Collaborative structure was effectively creating change in the Linden area and that a permanent community development corporation was unnecessary.

As the grant ended, partners committed to continue investing in Linden. Members of The 614 for Linden will merge into the One Linden Collaborative, a larger community wide consortium that had grown concurrent to The 614 for Linden's development.

ONGOING GRANT EVALUATION TRACKED RESULTS AND STAKEHOLDER OPINIONS

A third-party evaluator, the Greater Ohio Policy Center, annually assessed The 614 for Linden Collaborative's work. The evaluator monitored whether Collaborative members were on track to reach the goals set to advance the OneLinden plan's four big ideas. But more importantly, the evaluator interviewed residents, merchants, implementation partners, and Neighborhood Advisory Committee members to gather input and feedback from those most directly affected by the 614 for Linden's work. The evaluator attended community events where 614 for Linden members had booths and observed interactions between residents and Collaborative members.

After Year I, residents had told the evaluator that the 614 for Linden could do a better job communicating and being transparent. Collaborative members took this feedback seriously and residents in subsequent years felt that communications and community-consultation had notably improved.

Acronyms

AHACO	Affordable Housing Alliance of Central Ohio
ACS	American Community Survey
AHT	Affordable Housing Trust for Columbus & Franklin County
AMI	Area Median Income
CD4AP	Community Development for All People
CDC	Community Development Corporation
CDFI	Community Development Financial Institution
GOPC	Greater Ohio Policy Center
HNHF	Healthy Neighborhoods Healthy Families Initiative
NOAH	Naturally Occurring Affordable Housing
OCFC	Ohio Capital Finance Corporation
SBA	U.S. Small Business Administration

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Introduction

The 614 for Linden is a collaborative composed of four community development financial institutions (CDFIs) and six nonprofits investing in one neighborhood in Columbus, Ohio: Linden. The Collaborative formed with the objective to implement four out of ten of the *big ideas* identified in the *One Linden Plan* (2018), a community-developed plan for the unified Linden neighborhood.

Founding Collaborative members were (*=CDFI):

1. Affordable Housing Alliance of Central Ohio (AHACO)
2. Affordable Housing Trust of Columbus and Franklin County (AHT)*
3. Community Development for All People (CD4AP)
4. Community of Caring Development Foundation (COC Foundation)
5. Community Shelter Board
6. Economic and Community Development Institute (ECDI)*
7. Finance Fund*
8. Healthy Homes
9. Nationwide Children's Hospital
10. Ohio Capital Finance Corporation (OCFC)*
11. St. Stephen's Community House

The Collaborative grew over time to include additional community partners and organizations that were also passionate about positively impacting Linden.

From early 2020 through summer 2022, The 614 for Linden Collaborative held monthly meetings with the City of Columbus's Department of Neighborhoods and a Neighborhood Advisory Committee made up of leaders from grassroots organizations, like the North and South Linden Area Commissions, Greater Linden Business Network, One Linden Cooperative Project, and We Are Linden, as well as many individuals who were heavily involved in drafting the *One Linden Plan*.

The four *big ideas* from the *One Linden Plan* that the Collaborative focused on were:

1. Stabilize & Expand Housing Options
2. Develop Business & Support Entrepreneurs
3. Build Community Investment
4. Support Resident Health

The Collaborative's work built upon the *One Linden Plan* to develop an equitable, opportunity-rich neighborhood for existing residents. To achieve this objective, The 614 for Linden committed to comprehensively investing in the area to:

- Catalyze additional investment to preserve and increase affordable housing and commercial development

Image 1: One Linden Plan



Source: Neighborhood Design Center

- Provide access to technical assistance and capital for local small businesses
- Increase healthy food access and health services for residents
- Additionally, the Collaborative made a deliberate commitment to ongoing engagement with community representatives and neighbors.

In 2017, the last major community development organization in Linden had shut its doors, leaving a gap. In 2019, JPMorgan Chase awarded The 614 for Linden a \$5 million grant as part of their national *Partnerships for Raising Opportunity in Neighborhoods* (PRO Neighborhoods) competition, which makes investments “over three years to community development organizations tackling pressing demands in targeted neighborhoods” (JPMorgan Chase, n.d.). During the grant period (October 2019 to December 2022), the Collaborative’s public-private integration of risk-tolerant lenders, proven housing developers, seasoned direct service providers, and trusted local partners brought the comprehensive expertise needed to address Linden’s challenges and opportunities.

The PRO Neighborhoods grant required the Collaborative to engage a third party evaluator to assess their progress. The Greater Ohio Policy Center (GOPC), a non-partisan research nonprofit, was engaged. GOPC evaluated both qualitative and quantitative data, including conducting stakeholder interviews to better assess The Collaborative’s progress towards its goals. GOPC has provided annual updates on The 614 for Linden since its conception; this report is the final of three.

This final annual report provides JPMorgan Chase, the field, and the broader public with a greater understanding of The 614 for Linden. It shares progress updates and insights from the three years of operation. It discusses how The Collaborative adjusted strategies and continually adapted to achieve impact while pursuing its original goals. Additionally, this report contributes to a national evaluation of JPMorgan Chase’s PRO Neighborhoods competition, which Abt Associates is conducting.

Original Project Goals and Year III Work Plan

Over the three-year grant period, The 614 for Linden utilized the PRO Neighborhoods funds to increase equitable access to housing, broaden economic opportunities, and lower barriers to social and health services in Linden. Stable housing is foundational to family and community success, which is why The 614 for Linden devoted a large proportion of resources to affordable housing and rapid rehousing programming. The other three *big ideas* that The Collaborative addressed are also critical to maintaining a thriving neighborhood.

In Spring 2019, when applying for to the PRO Neighborhoods grant program, the Collaborative established the following goals for October 1, 2019 through 2022:

1. Stabilize & Expand Housing Options
 - Develop a Linden housing loan pool of approximately \$20 million to finance the acquisition, rehabilitation, and construction of affordable housing units
 - Target loan capital to preserve or create approximately 500 affordable housing units for individuals and families who earn less than 80% of the area median income (AMI)
 - Provide rapid rehousing services for up to 200 individuals experiencing or near homelessness
2. Develop Business & Support Entrepreneurs
 - Offer consulting, technical assistance, and other resources to 80 small businesses, including providing 45 microloans to local entrepreneurs starting or expanding operations
 - Create approximately 100 full-time jobs through neighborhood investment and new businesses
3. Build Community Investment
 - Develop two commercial facilities and one community facility that spurs additional neighborhood investment
4. Support Resident Health
 - Focus on wraparound health services, particularly prenatal and maternal programs
 - Provide funding to create or attract one or more businesses to provide healthy food access

The Collaborative understood that any work they undertook would impact Linden's real estate market. The Collaborative purposefully included nonprofits that could pro-actively reduce the potential of resident displacement (e.g., providing affordable housing, support for small businesses, and rental assistance) and worked with grassroots leaders to ensure investments made by The 614 for Linden would disproportionately benefit current residents in North and South Linden.

In Spring 2020, JPMorgan Chase extended the timeline of the grant from September 30, 2022 to December 31, 2022 to align reporting deadlines for partners.

YEAR III WORK PLAN

In its first two years, The 614 for Linden made progress towards achieving items defined in its Year I and Year II Work Plans (see The 614 for Linden's [first](#) and [second](#) annual report). Moving forward, in Year III, The Collaborative planned to make further progress towards its goals and ensure they met PRO Neighborhoods grant obligations. The Collaborative developed the following goals for its third year of The 614 for Linden. From January 1, 2022 to December 31, 2022, The Collaborative strove to:

- ✓ Host one visibility event
- ✓ Participate in one in-person PRO Neighborhoods CDFI peer learning activity
- ✓ Hold quarterly check-in meetings to report on progress and to course-correct, as needed
- ✓ Commit 100% of affordable housing funding
- ✓ Assist 70 individuals with rapid rehousing services
- ✓ Offer small business technical assistance to 80 clients, closing on 31 loans
- ✓ Continue collaborating and engaging with community entities to seek out healthy food development(s) in the area

Year III Community Engagement and Stakeholder Perceptions

To support Year III activities and to ensure Linden residents had access to Collaborative members to ask questions and provide feedback, the Collaborative hosted or attended four community events and held monthly meetings with a Neighborhood Advisory Committee in 2022.

As evaluators, GOPC felt a deep responsibility to gather, reflect on and synthesize community opinions. To that end, GOPC also conducted a group interview with a portion of the Neighborhood Advisory Committee at the end of every grant year; no Collaborative members were ever present at these group interviews. GOPC also interviewed longtime and newly established merchants for their perspectives on the work of The 614 for Linden in Year III. GOPC interviewed six Neighborhood Advisory Committee members and five Implementation Partners in Year I, and eight Neighborhood Advisory Committee Members and twelve residents in Year II. Details of those interviews can be found in the [Year I](#) and [Year II](#) annual reports.

COMMUNITY EVENTS

614 Community Open House

On June 4th, 2022 the 614 for Linden held an Open House at St. Stephen's Community House. Collaborative members and other Linden-focused organizations staffed informational tables. The Open House invited community members to learn more about what each 614 for Linden member had been doing in Linden and planned to do in the future. Several dozen residents from North and South Linden attended.

Linden Block Party

On August 27th, 2022, The Collaborative held their second visibility event for Year III. For this event, collaborators partnered with We Are Linden for their yearly Linden Block Party, held at Maloney Park in South Linden. The Block party had music, free food, kids games, basketball tournaments, and vendors, as well as tables staffed by various organizations, including 614 for Linden members. The Collaborative members educated visitors on their work in Linden and services they provide, such as business support and affordable housing.

Image 2 Linden Block Party



Source: GOPC

Image 3: Linden Market Transfer Event



Source: GOPC

Linden Market Transfer Event

On September 29th, 2022, collaborators of The 614 for Linden and other stakeholders gathered at the Linden Market to witness the transfer of the market between two of its partners. The event celebrated the transfer from Community Development for All People to Community of Caring Development Foundation.

One Linden Event

The 614 for Linden Collaborative and the City of Columbus's Department of Neighborhoods hosted a community meeting on October 27th, 2022. The event updated attendees on implementation progress of the OneLinden plan and showcased work that the various partners of The 614 for Linden undertook from 2019 to 2022. Mayor Andy Ginther and Courtney Falato, a representative from JPMorgan Chase, provided remarks. The City and 614 for Linden members provided dinners for attendees and staff informational tables to continue providing residents access.

NEIGHBORHOOD ADVISORY COMMITTEE GROUP INTERVIEWS

On April 6, 2022, GOPC conducted a group interview with members of The 614 for Linden's Neighborhood Advisory Committee. The purpose of the group interview was to gather feedback from committee members on their perceived views of The Collaborative's impacts, successes, and shortfalls. No member of the 614 for Linden Collaborative was present, allowing interview participants to speak freely.

The interview took place virtually over the course of 1.5 hours, where GOPC presented on conclusions from previous interviews which led into the larger group discussion. GOPC gave committee members who were unable to attend this interview session the opportunity to share their thoughts through one-on-one Zoom calls. Seven committee members in total participated, with one opting for a one-on-one Zoom call, and the other six participating in a group interview format.

Key Themes

Following the interviews, GOPC compiled all participants' feedback and identified key takeaways related to The Collaborative; below is not reflective of one individual's responses. Instead, it is GOPC's good-faith attempt to synthesize all comments.

- **The 614 for Linden is helping expand affordable housing while investor acquisitions increase in Linden.** The Collaborative's quantifiable impacts reflect The 614 for Linden's progress in preserving and creating new affordable housing (400 units created/preserved as of December 2021)—helping ensure Linden has accessible, quality housing for residents of varying incomes. Interviewees noted that they were aware of the different housing interventions under The 614 for Linden umbrella (e.g., affordable housing renovations, rentals, and home repairs) and seemed to approve of these efforts.

GOPC heard comments highlighting the importance of The Collaborative's housing work and continued efforts. Committee members said they are seeing more investor acquisitions; one interviewee said they receive phone calls from people wanting to buy their property and view it as "predatory." Several interviewees had neighbors getting these calls. Committee members also hear some residents are concerned that housing flips and new, expensive renovated rentals (e.g., \$1,600/month) might change the neighborhood's affordability. One Committee member said the increasing rents in other parts of Columbus are putting pressure on Linden.

- **The 614 for Linden has shown success related to its established goals, but Linden still needs commercial development.** In Year II, GOPC heard there was no viable commercial space in Linden, and Neighborhood Advisory Committee members thought The 614 for Linden should consider focusing on economic development and signature projects along Cleveland Avenue, a visible gateway into the neighborhood. In Year III, Neighborhood Advisory Committee members thought this still needed addressed. One Committee member said, "I feel like the grant was on point but could have had more commercial development." Others agreed with this sentiment. This interviewee said Linden has small businesses looking to expand into brick and mortar locations, but the neighborhood does not have white box spaces available to lease or sites appropriate for new builds; the closing Dollar Store on Cleveland Avenue could be a redevelopment opportunity for The Collaborative partners to consider. One interviewee shared that they believed support like this and other resources for entrepreneurs are important for building community wealth; they want to see Linden's families opening small businesses, and they want residents to be able to walk to them.

Committee members thought Linden would benefit from more emphasis on commercial development in Year III because they see a continued need for more storefronts, retail, and activity (outside of auto shops and dealerships). There is also a desire to pressure existing landlords to take care of their properties along Cleveland Avenue and for land bank properties to be acquired for community-serving purposes. One Committee member said, "It's a pain to see Cleveland Avenue looking this way."

- **The Collaborative partners must raise awareness about their services with robust community outreach.**

One interviewee discussed how The 614 for Linden's communication with the Neighborhood Advisory Committee grew considerably over time, and they started seeing The Collaborative partners outside of the monthly calls related to other neighborhood efforts. They were happy about The Collaborative's expanded presence because stakeholders were "uncomfortable" with The 614 for Linden at first, which has mostly turned around. Still, Committee members believe The Collaborative partners could better communicate with Linden residents and get the word out about their services to those typically not engaged or connected. A theme carried over from previous years into Year III: general residents do not know about The 614 for Linden or who its partners are. For example, Committee members noticed Healthy Homes signs popping up everywhere but said the average resident does not know that Healthy Homes is related to The 614 for Linden. People are generally confused about who is involved in projects throughout the neighborhood.

Committee members believe social media and more Collaborative partners utilizing signage similar to Healthy Homes can help reach Linden residents. However, signs should include contact information and display major funders' logos, if not all partners involved, so residents can begin to recognize The 614 for Linden's partners. Specific recommendations from Committee members included small businesses that received microloans from ECDI could display signs like, "Thank you ECDI & The 614 for Linden," and the Linden Market could have signage that communicates its major partners to the neighborhood.

Committee members also identified existing community events as opportunities for The Collaborative partners to support/attend and interact with residents. One participant said, "The main thing I say is, just show up. Consistency is key. The more they see you, the more they will trust you." One Committee member pointed out that distributing information via door-knocking is still important in Linden because many individuals do not have internet and/or they are "just going to work and surviving." Another interviewee said outreach regarding the work in Linden was "just as important as the 37 houses that were improved [referencing Healthy Homes' exterior home repairs]." Committee members specifically recommended developing a "visual one-page fact sheet" with what The 614 for Linden has accomplished and information on The Collaborative partners.

All Committee members emphasized the importance of working through existing channels and events, and they stressed that residents already have more invitations and opportunities than anyone can attend. Committee members warned against "inventing the wheel" instead of teaming up with existing efforts. The next point below provides concrete possibilities where The 614 for Linden might "plugin."

One Committee member pointed out that trust and awareness are not built overnight, so it is important to keep working on outreach and collecting new channels/networks/ways of disseminating information. During the group interview, GOPC asked Committee members if they saw value in retaining The 614 for Linden branding after the three-year grant period. In GOPC's opinion, the group appeared indifferent; Committee members were mostly concerned with The Collaborative partners remaining committed to serving and engaging the neighborhood, whether as individual organizations, The 614 for Linden Collaborative, or another Collaborative entity. Committee members believe the partners' consistent communication and presence in the neighborhood will be key to success.

- **Existing community outreach only connects with parts of Linden.** The Neighborhood Advisory Committee members thought The Collaborative partners needed strategic channels to reach their target populations. If not already connected to St. Stephen's or Community of Caring, they said residents are not getting information. Committee members thought The Collaborative partners would benefit from designating grassroots conduits for getting the word out about services to target populations. For example, We Are Linden founders volunteered to help disseminate information among the neighborhood's youth and their parents.

Additionally, Linden has over 100 churches; the Committee thought clergy, schools, and small businesses represented important channels for helping raise awareness about The Collaborative partners. Committee members felt the partners could work with schools, especially elementary schools, to get informational materials into students' "backpack take home sheets" for parents. In addition to Linden's residents and grassroots organizations, The Collaborative partners could also conduct more outreach to the broader city about the work happening in Linden, including connecting with more divisions within the city government.

Once complete, the one-page fact sheet, previously mentioned, should be distributed to various outreach channels mentioned above and others (e.g., Area Commissions, clergy, schools, and small businesses), so individuals can share it with their networks. While it is important to share information, The Collaborative partners must also consider the organizations' capacity to disseminate information and residents' potential mental fatigue from too many meetings/activities. It is important to tap into existing events and outreach channels whenever possible.

- **The third year of the grant should focus on how to sustain the work of The 614 for Linden after 2022 to be catalytic.** During the group interview, Committee members discussed that if The Collaborative partners just leave after three years, it could harm the neighborhood. One specific recommendation provided by the Committee: The Collaborative partners should develop a plan for what happens after the grant because "the work in Linden has just begun." Plans must be developed in collaboration with neighborhood stakeholders. These connections will be beneficial for ensuring Linden's existing residents and businesses have access to future opportunities, strengthening the local economy, and making The 614 for Linden's three-year grant catalytic. One interviewee pointed out the importance of banks (e.g., JPMorgan Chase) knowing they have a duty to focus on people-oriented outcomes—not just on making money—to facilitate revitalization and positive change; they hope JPMorgan Chase's involvement in Linden will continue in the future and attract other major funders to the neighborhood.
- **Collaborative partners should consider how to create future opportunities for residents, especially children.** Linden's youth are a priority for residents, and Committee members believe children need more programming, activities, spaces, and engagement. They see The Collaborative partners—even those not traditionally focused on these types of services—as having openings to get involved (e.g., providing mentoring, networking, employment opportunities, or real estate projects related to youth services). One Committee member explained that by helping more young people get involved in Linden and stay busy, The Collaborative partners could help mitigate some of the challenges Linden sees related to crime and subsequently benefit the whole community.
- **Linden residents are energized and ready to get involved.** Committee members said they are seeing more former residents return to Linden as well as more people interested in getting involved in the neighborhood's revitalization. In Year III and beyond, The 614 for Linden can continue being a good partner to the community by ensuring Linden's residents, especially those not typically engaged in city planning and development processes, "have a seat at the table." One Committee member shared that there are preliminary plans for The 614 for Linden to evolve into an extension of the One Linden Advisory Committee, which presents an opportunity for The Collaborative partners to bring along those they have worked with throughout The 614 for Linden and otherwise would not be part of future conversations.

MERCHANT STAKEHOLDER INTERVIEWS

To better understand how the work of The 614 for Linden was impacting area businesses, GOPC interviewed newly established and long term merchants in Linden. To reach these stakeholders, GOPC solicited suggested merchants from Collaborative and Neighborhood Advisory Committee members. GOPC made requests for interviews by phone and email, sometimes both if the merchant did not initially respond. GOPC asked merchants to participate in 20-30

minute phone interviews. Ahead of the interview, GOPC provided background on The 614 for Linden initiative, the interview questions, and an explanation of how GOPC would anonymize responses as much as possible.

GOPC contacted nearly twenty potential interviewees and ultimately spoke with seven merchants. GOPC made every effort to interview a similar number of merchants operating in North and South Linden, however, most interviewees were located in South Linden. For a complete list of interview questions, see the Appendix on page 31.

The following summary does not reflect any individual's response; instead GOPC synthesized responses to identify common themes.

Key Themes

- **Assistance provided by The Collaborative has been instrumental in building resilience for area businesses.** Since The 614 for Linden began in 2019, area business owners have navigated major disruptions: a loss of customers, rising operational costs, declining revenues, drastic increases to the cost of living, and a general uncertainty of what is to come.

Merchants confirmed that The 614 for Linden collaborative, specifically micro loan lender ECDI, was a critical assistance that sometimes made the difference between starting or not starting a new business, and continued operations or permanent closure.

ECDI's loans often provided needed financing when other sources were difficult to secure. Their lending expanded opportunities for Linden residents to start their own businesses within their community where systematic barriers may have previously prevented.

Merchants also deeply appreciated ECDI's technical assistance offerings. Merchants talked about the benefits of ECDI's trainings to new entrepreneurs who were still getting their businesses off the ground, as well as to long-term business owners who may not have fully adapted to e-commerce. ECDI's trainings empowered businesses to become nimbler and more prepared to navigate potential future disruptions.

Multiple interviewees stated that they felt that ECDI's technical assistance resource were readily available. One interviewee did voice concern that while lending services are readily available through The Collaborative, many small business owners are not aware of these services and do not end up accessing them. This interviewee described ECDI's financing as a key aspect to the success of The Collaborative's work with small business owners, but was disappointed to hear that so many business owners who could have potentially benefitted from ECDI's lending had not known about it.

Interviewees were very hopeful for the continued support of The Collaborative, in whatever form that may take.

- **Experiences with The 614 for Linden members varied among business owners, but, generally, was positive.** Most interviewees were aware of and generally positive about ECDI's work in Linden, although a few merchants did not know what ECDI (and other 614 for Linden members) were doing in the neighborhood.

Merchants appreciated ECDI's technical assistance, loans, and select grants. Many recognized that these tools were easier to access than products from other agencies, which maintained stricter guidelines. One interviewee did comment that it seemed like the lending requirements and process tended to favor long term merchants over newly established merchants.

Merchants seemed to know about ECDI's available services and products from colleagues in their personal and business networks and not from general advertising or communications from the 614 for Linden Collaborative itself. Merchants pointed out that this lack of awareness may make it harder for potential new clients, with thinner business networks, to find out about assistance.

ECDI did set up informational tables at all community events, sponsor free food from client food trucks at St. Stephen's Community House in 2021, and held training at St. Stephen's. Overall, ECDI provided over 500 meals throughout the length of the grant, but interviewee feedback suggests ECDI should continue finding networks to tap into.

Merchants would like the Collaborative to focus more on economic development interventions, including developing white-box ready commercial spaces, in the future. Many interviewees acknowledged the new housing development spurred by 614 for Linden investments and viewed it as a positive investment. However, interviewees suggested that future investments by 614 for Linden partners should better prioritize economic development and job creation.

One respondent discussed how the 614 for Linden needed to prioritize job creation strategies in future work because there are not enough jobs that support a living wage currently available to residents.

Another respondent described how Linden needed more move-in-ready commercial space for potential merchants. This interviewee shared how they regularly receive inquiries from potential merchants who want to move into the area, but there is not the commercial space that would readily support their needs. This is an issue for new business owners who have yet to move into a space, but it also constricts current business owners who have the potential to expand their operations.

- **Stakeholders believe Cleveland Avenue is ripe for future development.** Interviewees widely agreed that Cleveland Ave. is a critical site for future commercial development. Respondents want to see more businesses along the corridor and believe it could happen with the right supports. One respondent discussed how the current presence of business and their close proximity to one another allows for an environment in which business owners are more likely to connect with and support one another. One respondent stated that the neighborhood is one that is open to business, and that grouping of businesses helps for them to support one another. Another interviewee noted that Cleveland Ave. serves as a gateway into and through the community and that more visible commercial development along it could help signal that The Collaborative is investing in other areas outside of housing.

Linden has a strong sense of community and residents want to see that reflected in future commercial and residential development. Interviewees repeatedly highlighted the pride and connection that community members feel with Linden. Interviewees celebrated how deeply residents care about the neighborhood and how they want to be involved with potential development in the area. Interviewees said that they welcomed future development, but expected it to reflect and respond to the needs of the community.

There was some concern among interviewees that there were insufficient measures in place to ensure future development was for current residents, but they acknowledged that development can occur for both current and future residents in a way that will not cause displacement.

RESULTS AND OUTCOMES, 2019-2022

Over the course of the grant's life, The Collaborative achieved most of their established goals, despite the complications that partners faced from the pandemic and rising costs of inflation.

There were a few goals, for example affordable housing production, that The Collaborative was on track to complete eventually, just not within the exact timeframe of the grant.

In the rare instances when collaborators were not able to meet their previously established goals, they proved flexible in their ability to pivot funds towards more productive uses in other areas of focus. Throughout the three-year grant period, collaborators made impacts individually and collaboratively (with other collaborators and external partners).

KEPT RESIDENTS INFORMED AND WERE INFORMED BY RESIDENTS

As discussed in the Year I and Year II reports, The Collaborative initially planned to hold a series of in-person open houses with informational booths for all The 614 for Linden members. In the first weeks of the pandemic, the Collaborative pivoted and successfully built and maintained momentum after April 2020.

Community of Caring Development Foundation (CoC Foundation)

The Community of Caring Development Foundation stewarded and facilitated the majority of community engagement efforts by The 614 for Linden. In January and February 2020, CoC Foundation organized and hosted monthly Open Houses for The 614 for Linden members to share information about their organizations and their planned work in Linden. CoC Foundation had intended to hold Open Houses monthly through June or July of 2020.

Beginning in April 2020, with the Community of Caring Foundation stewarding and facilitating the meetings, Collaborative members began meeting with Neighborhood Advisory Committee members over zoom. The Collaborative held monthly Neighborhood Advisory Meetings throughout the 3 years of the grant period. These monthly meetings provided information to Area Commissioners of North Linden and South Linden, Greater Linden Business Network, and other neighborhood leaders. Importantly, the meetings created a space for Advisory Committee members to ask questions, provide input, and learn about upcoming investments by the 614 for Linden.

Over the life of the grant, Community of Caring **engaged more than 1,500 residents** through its community events and by facilitating the monthly Neighborhood Advisory Committee calls.

STABILIZED RESIDENTS THROUGH ADDITIONAL AFFORDABLE HOUSING OPTIONS AND RAPID REHOUSING RESPONSES

The 614 for Linden prioritized housing because the need for affordable housing in Linden is twofold: 1) there was an immediate need for affordable housing for current residents and 2) other development investments in the neighborhood had the potential to increase displacement pressure.

Image 4: Healthy Home Rehab



In North Linden, home values have risen from \$119,000 in 2020 to \$180,000 in 2022, a 51% increase in prices. In South Linden, home values have risen from \$66,000 to \$144,950 between 2020 to 2022, a 120% increase. While these numbers are significant on their own, they are even more troubling when considering that the combined median household income of the two communities rose by only 8% between the same time, from \$36,615 to \$39,647.

Source: GOPC

The Collaborative exceeded its goal of creating or preserving 400 affordable units. From October 2019 to December 2022, The Collaborative—through loans issued by OCFC and AHT—**preserved 230 affordable rental units**, and **created 170 other rental units**. Of the 400 constructed or preserved units,

- 54 for households with incomes at or below 30% AMI
- 276 are for households earning 31% to 60% AMI
- 70 are for households with incomes at 61% to 80% AMI

In addition to these 400 affordable units, **150 affordable rental units are planned for construction** through 2023-2028. The projects in the pipeline will house residents earning 61% to 80% AMI.

The number of completed and anticipated units are just shy of the 700 affordable unit goal originally set by The Collaborative.

Additionally, the Collaborative focused on expanding homeownership, with **12 homeownership** projects currently in development. Low-to-moderate income buyers will also have the opportunity to utilize an affordability subsidy to buy down the cost of their future mortgage for two of these homes. Healthy Homes is working with the Central Ohio Community Land Trust to offer the remaining 10 properties to buyers up to 120% AMI.

Lastly, at least **296 Linden households were provided rapid rehousing** services through rent, utility, or security deposit assistance.

Ohio Capital Finance Corporation (OCFC)

Over the three-year grant period, Ohio Capital Finance Corporation provided accessible and flexible lending for projects that will improve affordable housing options in Linden by preserving and improving existing units, and developing net new units.

As a lender, OCFC was faced with challenges due to the pandemic, with lending becoming riskier for both lenders and borrowers. Despite these difficulties, the organization still provided access to capital for key affordable housing projects.

From September 2019 to December 31, 2022, OCFC provided funding to preserve or create 400 units of affordable housing, with 150 additional units to be completed through 2023-2028.

In addition to their multi-family housing lending, OCFC also financed the revitalization of two vacant and blighted properties, which produced additional affordable single family rental units.

OCFC lent and committed the entire \$3.64 million for affordable housing financing over the course of this grant. In Year I and II, developers completed two large multi-family affordable housing projects. In Year III, developers completed and additional project. Partners also expect to complete a fourth project sometime in 2023. There are also two other projects that are in the pipeline that OCFC may finance in 2023.

- Rosewind Estates RAD Renovations: OCFC utilized \$1 million in JPMorgan Chase loan capital for this project to the Columbus Metropolitan Housing Authority to preserve 230 of affordable housing in South Linden. The project cost \$39.8 million; of which OCFC lent \$1 million and helped assemble other financing, including the Housing Action Fund, LIHTC, and OCFC themselves. CMHA began renovations in August 2020 and completed them by November 2021.

- Kenlawn Place: OCFC loaned a total of \$3 million to Homeport for the development of the Kenlawn Place project, with \$500,000 of this loan from 614 grant funding. The project constructed 50 new, multi-family affordable units: 10 units for households earning 61% to 80% AMI, 32 for households earning 31% to 60% AMI, and 8 for households earning less than 30% AMI. OCFC also provided additional funding outside of the JPMorgan Chase funding. The project began in August 2020 and finished in December 2021 with a total project cost of just over \$11.2 million.
- Mulby Place: OCFC loaned \$250,000 to Homeport to aid in the construction of 100 new, multi-family affordable units. Of these 100 units, 40 will be for residents earning 61% to 80% AMI, and 60 will be for residents earning 31% to 60% AMI. The total project cost is almost \$24.3 million. The project began in September 2021 and its expected completion is August 2023.
- Linden Healthy Homes: This is a multiphase, multi-year project. For Phase I, OCFC lent \$715,140 to Healthy Homes. Phase I completed 20 affordable units for households between 61% to 80% AMI. Of note, these units were single family homes and duplexes. Healthy Homes built these units between March 2021 and March 2022. The total cost of Phase I was nearly \$4.5 million.

For Phase II, OCFC will loan Healthy Homes \$1,500,000 in JPMorgan Chase loan capital. Healthy Homes expects to produce 150 units of affordable housing for households making between 61% to 80% AMI. The total cost for this phase is expected to be \$49.8 million.

OCFC is also actively seeking to continue the work that The Collaborative has already set in motion by. In fall 2022, OCFC applied for a large grant from the Federal CDFI Fund, which OCFC hopes will provide additional capital to lend to nonprofit housing developers working in Linden. OCFC also plans to use a portion of the funds to provide emergency rent assistance and support food access.

Affordable Housing Trust of Columbus and Franklin County (AHT)

Affordable Housing Trust of Columbus and Franklin County did not receive direct funds from JPMorgan Chase but was a valued member of the Collaborative. AHT committed \$11 million towards a \$20 million investment pool for affordable housing in Linden; OCFC provided the remaining pool funds. AHT loaned \$3 million for Kenlawn Place Homes and \$4.25 million for the Rosewind RAD Renovations.

Healthy Homes

Healthy Homes is a nonprofit partnership between Nationwide Children's and Community Development for All People that serves as an affordable housing developer. Healthy Homes develops and preserves affordable housing through a variety of strategies, such as new construction and homeowner repair programs. The work of Healthy Homes has been particularly important in Linden as housing costs rapidly climbed during the grant period. Their construction of new affordable housing units will aid in offsetting some displacement that could occur due to rising home values, while their home repair program aided residents who may find it difficult to afford the rising costs of materials and labor required for anticipated repairs.

- Linden Home Repair Program: This vital program to the Linden area began in 2020 for area homeowners who needed repairs to their properties. The program secured funding from a variety of sources, including the City

Image 5: Healthy Homes Repair Program



Source: GOPC

of Columbus, Siemer Foundation, Nationwide Insurance Foundation, 5/3 Bank, and Nationwide Children's Foundation. Since 2020, Healthy Homes has received \$2.35 million for the program. In 2022, Healthy Homes increased the income eligibility threshold from 65% AMI to 80% AMI and expanded the program's footprint to cover the One Linden geography which extends to Weber Road.

The community itself was largely responsible for spreading awareness of the program. Community of Caring distributed flyers at their food giveaway events, St. Stephen's Community House advertised the program through their social media and newsletters. Area Commissioners and residents also shared information with neighbors. There has been broad community interest in the program, with over 500 households personally expressing interest or recommended by another community member. Over 300 residents submitted applications, with **110 homeowner repair applications approved and some still under consideration**. Excitingly, two minority-owned contracting firms completed all home repair projects.

- **Affordable Rental Units:** Healthy Homes also created new options for affordable housing in the area. Healthy Homes **completed the 20 scattered-site units** of Phase I of Linden Healthy Homes by the end of September 2022. Funding for the \$4.5 million project came from multiple sources. Nationwide Children's Hospital and Partner for Kids provided equity worth a combined total of \$1.5 million. CareSource and the Center for Community Investment provided low interest loans. OCFC provided \$2.7 million in loans through 614 funds, CareSource, and the Robert Wood Johnson Foundation.

Currently, tenants occupy all completed units. The average annual household income for occupants is around \$34,000, with an average AMI of 43% and 2 children per home. The average rent for a 3-bedroom unit is \$850. Healthy Homes intends for all units to be available to residents at or below 80% AMI. Plans are underway to expand on the work of this project in Phase II, with 10 single family homes and 10 duplexes with an average rent of \$867 planned.

- **Homeownership:** As part of their Year III work, Healthy Homes began **construction of 12 homeownership projects**. The City of Columbus is utilizing funding through the Neighborhood Stabilization Program (NSP) to fully support the construction of two of these projects located on East 16th Avenue. These two homes will have a listing price of \$199,000 and potential owners with low to moderate incomes can make use of affordability subsidies to lower the cost of their mortgage. Central Community Land Trust has partnered with Healthy Homes for the construction of the other ten homes.

Although these 12 homeownership homes are not utilizing loans funded by JPMorgan Chase's PRO Neighborhoods grant; Healthy Homes' Phase I work, the investments by Homeport and other developers, and their own growing knowledge of the neighborhood made these homes possible.

Community Shelter Board (CSB)

During the course of the grant, Community Shelter Board provided flexible and responsive rehousing services to Linden residents who found themselves at risk of homelessness or experienced homelessness. Families who are imminently facing homelessness are assisted to remain housed and are connected to work and job training, tenant education, and relocation services to quickly resolve their housing crisis and avoid becoming homeless. They receive temporary utility and rent assistance to help retain their housing. Individuals and families staying in emergency shelters are connected with rapid rehousing services and receive assistance to obtain and maintain permanent housing. Case managers link families and single adults to resources for employment, job training, medical care, behavioral health, housing, and rental assistance. Services under this grant generally came in the form of financial assistance, paying for past due utility bills, security deposits, or rent. In Year III, CSB provided \$73,454 in assistance to 48 residents. In total, Community Shelter Board provided **202 Linden residents with \$303,248 in homelessness prevention and rapid rehousing assistance** from 2019 to 2022.

St. Stephen's Community House

In the early days of the pandemic, the Collaborative pivoted to provide immediate resources to residents in need. In total, 57 households received assistance for rent or security deposits, and 37 received assistance for utility bills. Collaborative nonprofit members, St. Stephen's Community House and Community Shelter Board issued the rent assistance and utilities assistance.

St. Stephen's Community House serves area residents by connecting them to resources, opportunities, and services. From 2019 to 2022, St. Stephen's utilized \$83,131 for rent, utility, and food assistance, and limited staffing. A large portion of those funds--\$55,000—came from The 614 for Linden; St. Stephen's also received federal funds from the city (e.g. CARES Act).

Image 6: ECDI Booth at Community Event



Source: GOPC

St. Stephen's provided **rental assistance to 57 Linden households** for a total of \$54,910; The Collaborative provided \$40,000. St. Stephen's leveraged \$13,221 for sources beyond The 614 for Linden to provide **37 Linden residents received utility assistance** from St. Stephen's, totaling \$13,221 of which \$10,156 came from City Cares Act funds.

Affordable Housing Alliance of Central Ohio (AHACO)

Several of the developers in Affordable Housing Alliance of Central Ohio's membership developed new affordable housing options in Linden from 2019 to 2022.

One significant accomplishment of AHACO during the life of the grant was **launching www.Rentful614.com**, a one-stop shop for eviction prevention tools in Franklin County, and broadly shared the resource with Linden leadership to distribute to their networks and social media. *Rentful* provides simple, reliable, and easy-to-access information; dispels common myths; and highlights places where renters and landlords can both get more support. *Rentful* is a partnership between AHACO, the City of Columbus, the Franklin County Board of Commissioners, the United Way of Central Ohio, and the Siemer Institute. *Rentful* has assisted Linden residents, which experience higher rates of eviction and foreclosure as compared to other parts of Franklin County.

SUPPORTED ECONOMIC INDEPENDENCE THROUGH SMALL BUSINESS AND ENTREPRENEURS

Small business assistance was another pillar of The 614 for Linden. For many potential and current business owners, various barriers—many of them systemic and historic—have prevented them from accessing capital needed to help their businesses launch or grow. Small business loans provided by Collaborative CDFI member, ECDI, presented an alternative to conventional lenders who may be less likely to provide loans to residents. ECDI also provided many hours of technical assistance and training to entrepreneurs and those contemplating opening a business.

In total, ECDI **provided 65 small business loans for a total of \$1,521,816**, which vastly exceeded The Collaborative's original goal of providing 45 loans totaling \$100,000. The Collaborative, through ECDI, also exceeded their original goal of providing 100 clients with technical service. ECDI aided and training to **129 clients for a total of 1,340 hours**.

Economic Community Development Institute

ECDI supported Linden entrepreneurs by providing a combination of technical assistance and training as well as micro loans. From October 2019 to December 2022, **ECDI issued 65 loans to 54 Linden-based businesses for a total of \$1,521,816 in financing**. ECDI's loans included paycheck protection program (PPP) loans, PPP enhancement loans, recovery loans, rebound loans, pivot loans, scored loans, COVID loans, and microloans. Capital access provided by ECDI was a major lifeline for area merchants when the pandemic first struck. Thirty-eight of the loans administered were COVID related (PPP loans, PPP enhancement loans, COVID loans) and account for \$551,142 in total lending.

ECDI had expected to serve 80 small businesses over the life of the grant; they had supported that many businesses by Year II. ECDI assisted local business owners through technical assistance and training. They communicated this assistance both over the phone and through face-to-face meetings and generally focused on loan servicing.

In Year III, ECDI provided **312 hours** in support, which assisted **47 clients**. In Year III, ECDI lent **10 loans** to area businesses. The value of these loans ranged between \$15,000 all the way up to \$362,800 and total **\$573,800**. Of these 10 loans, four were microloans and the other six were sprint loans. Seven of these were for first time borrowers and the rest were lent to borrowers who had previously received loans through ECDI.

Over the life of the grant, ECDI provided **training and technical assistance to 129 clients from the Linden area** who own businesses or are preparing to start a business. To support these clients, ECDI provided **1,340 hours of training and assistance**. The lending provided by ECDI also supported the **preservation and creation of 195 jobs**.

INCREASED ACCESS TO HEALTHY FOODS AND HEALTHY SERVICES

The Linden area lacks equitable access to healthy food options. Prior to 2019, many residents were forced to leave the neighborhood to purchase groceries or shop in a local corner store with fewer healthy food options. As the cost of living rose over the grant period, some households also struggled to afford food that was available at either of these options. To begin to address these food disparities, 614 for Linden Collaborative members Finance Fund, Community Development for All People, Community of Caring, and St. St. Stephen's stepped in.

While they could not begin development on a full-service grocer within the three years of the grant period, they were able to expand access to healthy foods through other avenues. The **Linden Market opened** on September 14th, 2021 and has been a welcome addition to the area. It has already **served 24,520 baskets of fresh produce to 4,036 families** since its opening.

The Collaborative provided food assistance. From April 2022 to December 2022, St. Stephen's and CD4AP through the Linden Market have provided **at least 12,000 households with food assistance**.

In addition to the importance of healthy food in creating a healthy community, Collaborative partner, Nationwide Children's Hospital provided a slate of **healthcare programs to Linden residents**.

Finance Fund

Throughout the grant period, Finance Fund **provided 31 total sessions or technical assistance events**, for a total of **34 hours with 6 different clients**. Technical assistance generally centered around exploring the potential for opening a full-service grocer in the area. This included meeting with advisory groups, establishing strategies for securing additional capital, meeting with advisory groups, and introducing key stakeholders with one another.

Finance Fund also utilized \$100,000 to **commission a study** into the potential of opening a grocery in the area. Unfortunately, the study concluded, in 2020, it would be extraordinarily difficult to attract a full-scale, full-service grocer given the high costs of renovation and operations.

In response, The Collaborative reallocated remaining food security dollars to the nutrition centers at St. Stephen and Community of Caring. The Collaborative also used funds for emergency rent assistance. This was one of many examples where The Collaborative nimbly pivoted to address urgent needs while continuing to remain focused on finding long-term solutions.

Community Development for All People (CD4AP)

Although Linden still needs a full-scale grocery, Collaborative nonprofit member, CD4AP, opened the Linden Market on September 14th, 2021 as an alternative option for neighbors lacking a proper grocery option. Community Development for All People is a faith-based nonprofit that has worked to improve healthy food access in Linden. They have largely focused on renovating, opening, and operating the Linden Market in South Linden. The total project cost was \$1.9 million, with OCFC contributing \$25,000 in grant money.

From September 2021 to December 2022, the Linden Market has provided **almost 25,000 baskets of fresh produce to roughly 4,000 families, assisting nearly 14,000 individuals** in accessing healthy foods. This support includes community nutrition classes, blood pressure and blood sugar screenings, financial wellness workshops, hygiene kit distributions, and other services. Besides offering healthy food options to the community, a companion to Free Pharmacy, run by the Charitable Pharmacy of Central Ohio, offers a variety of additional support to build community health.

On October 1, 2022, CD4AP transferred the operations of the Linden Market to Community of Caring Development Foundation. This transfer highlights one of several examples of collaborators working with one another to accomplish shared goals.

Image 7: Linden Market



Source: GOPC

Nationwide Children's Hospital

Nationwide Children's Hospital has been a key actor in health care services in Linden, and stepped up as a key partner for the initiative. While Nationwide Children's Hospital did not utilize JPMorgan Chase funding, they did make efforts to expand on existing health services in the area to address premature birth prevention and prenatal care, enhanced preschool development screening, and childhood obesity. The organization also utilizes their community newsletter to inform readers of future open houses for properties coming on the market through Healthy Homes.

Nationwide Children's Hospital has engaged in a variety of programs over the grant period:

- **Workforce Development Program:** Nationwide Children's Hospital provides monthly soft skills training, resume building, interview etiquette education, and hiring events to the Linden area. They have hired more than 200 Linden residents through these efforts, and offered at least 8 students positions that participated in work learning sessions.
- **Proud Linden Parent Program:** In The 614 for Linden's third year, NCH continued the program organized by the Linden Primary Care Center staff to offer the Chicago Parent Program, where parents and facilitators gather weekly for 12 weeks to support and learn from each other. An advisory board of Black and Latinx parents raising young children in low-income neighborhoods helped design this evidenced-based program. Positive outcomes from the program include helping families build positive relationships, strengthening parenting skills and reducing behavioral problems in children ages 2-7 years old. This year, the program successfully graduated 7 caregivers (one great grandmother, three mothers, and three fathers). This was the first cohort to be completed in person in the Linden neighborhood, due to the COVID-19 pandemic. With high satisfaction ratings from parents, the next cohort is currently being recruited. In addition, focus groups comprised of previous graduates of the program and parents living in Linden are underway to provide valuable feedback, and further develop programming to address the parenting needs of the families in Linden. Goals for the program include increasing the number of cohorts each year and to add more locations within the Linden neighborhood.

- Home Visiting (Nurse Family Partnership and Healthy Families America): Women and families benefit from this program through regular visitations from specially trained nurses from pregnancy until the age of two (NFP) or three (HFA). As of Quarter 4, the two programs have served approximately 40 families in the Linden area.
- Safety City Columbus: This program provides safety education to children 5-7 in two Columbus neighborhoods (Linden and Hilltop). This evidence-based program has been shown to improve safety knowledge among young participants while also reducing preventable injuries in the community. In total, 80 children participated in the summer 2022 pilot
- Teen and Pregnant Linden Clinic: At least 90 Linden residents have accessed this program over the past three years. Women up to 22 years of age worked with Nurse Family Partnership, Legal Medical Services and NCH and PrimaryOne dental services to achieve the goals of the program. These goals included preparing future mothers for childcare through nutritional and mental health assistance and legal and social determinates support providing patients education and resources so that they are clinically cared for in every way to have a healthy pregnancy and baby.
- Be The One: This student program focuses on grades 7-12 through an optional high school elective that also provides internship experience. The program improved attendance, graduation rates, grades, and behavior by leading students through civic engagement, mentoring, and experiential learning. More than 150 students are enrolled in the program with 82% of seniors graduating on time.
- Health Education Sessions: Students learn how to improve eating habits that contribute to healthy lifestyles through this program. The school-based health program provided sessions for students in Linden schools from grades 4-12. Over 2,000 students were educated on sex ed/reproductive health education, puberty, healthy relationships and consent, and internet/cyber security.
- School-Based Asthma Therapy: This program increases access to vital medicine at schools for students with high risk asthma. This program currently serves students in 27 schools across the Linden area with 95 patients enrolled.
- School-Based Health Centers & Mobile Care Centers: Nationwide Children's Hospital provides services for annual checkups, vaccines, primary care, mental health, and other services through this program. Children aged 0-21 accessed the program through their school settings. In Year III a total of 161 mobile center visits were provided to the Linden area along with 810 school based health clinic visits.
- School Nursing Services: Nationwide Children's Hospital provided nursing support through this program to meet state requirements for vision screenings, hearing screenings, and immunization reporting.
- School-Based Behavioral Health: This program addresses the mental, emotional, and behavioral health needs of students through individual, family, group, and school-wide interventions. Across 9 Linden K-12 schools, the program provided 3,375 visits in Year III.
- BC4Teens: This program provides counseling and advice on reproductive health for women up to age 25. This program is also known as the Young Woman's Contraceptive Services Program and has assisted at least 64 Linden residents.
- PlayStreets: This summer program is designed to promote outdoor activity and community health for the youth and families of the Linden area. For Year III, there were five events held in Linden on Chittenden Street (next to the Linden Fresh Market). There were approximately 940 total participants attending the events including 500 Linden children and youth.
- Tax Clinics: This program provides residents with counseling on their yearly tax filings. To qualify households had to make \$65,000 or less with the average income of participants around \$28,000. There were 86 federal returns

prepared with a total of \$229,366 in refunds claimed including \$118,700 in Child Tax Credits and \$58,091 in EITC. This program saved the households of Linden approximately \$21,500 in filing fees at the Linden PCC.

- COHEAR Advisory Council: Nationwide Children's partners with Cohear to engage Linden community leaders around Nationwide Children's investment in the One Linden Plan through NCH's Healthy Neighborhoods Healthy Families program. Each quarter, Linden and NCH leaders met to review progress to date and assess further opportunities to partner and serve Linden.

St. Stephen's Community House

In addition to serving as a community engagement expert and liaison, St. Stephen's provided **access to healthy food to 7,993 Linden households**, utilizing \$15,000 from The Collaborative.

Community of Caring Development Foundation (CoC Foundation)

In September 2022, Community of Caring Development Foundation took ownership of the Linden Free Market. Community Development for All People made a commitment to transfer the market to a neighborhood-based organization; Community of Caring is a respected North Linden community development corporation. The transfer exemplified the high level of trust that has developed among 614 for Linden members and the willingness of Collaborative members to work with one other to move projects forward on behalf of Linden.

INCREASED COLLABORATION

The Collaborative model that The 614 for Linden has utilized to achieve its goals has worked well for partners, so much so that they intend to continue operating under this model for future work through what will become the One Linden Collaborative.

While the original intent of The Collaborative was to create a community development corporation for Linden, they found that what worked best for them and the community was the decentralized approach of a variety of community organizations working in tandem to achieve their goals, rather than relying on a centralized CDC to perform work in the community. Through this collaborative approach, The 614 for Linden was able to achieve many of its goals.

Image 8: Linden Fresh Market Transfer Event



Source: GOPC

CASE STUDY: COMMUNITY FOCUSED DEVELOPMENT

Mulby Place is mixed-use development currently under construction at Cleveland and Myrtle Avenues, which will include affordable housing units for seniors as well as commercial space. The development will address efforts to revitalize a key intersection in Linden, which can serve as a hub of services and amenities. The One Linden Plan had called for improvements to the built environment at this intersection as a means to foster a sense of place for Linden residents while also attracting other residents of Columbus to the area. (Foley, 2020).

The development was announced in 2020, with Homeport acting as the nonprofit developer for the parcels owned by Columbus Next Generation Corporation. Homeport, a NeighborWorks affiliate, anticipates the full project will cost \$24.3 million, of which Ohio Capital Finance Corporation provided \$250,000 in lending to Homeport from part of its \$20 million funding pool for affordable housing in Linden. Homeport is an active member of the Affordable Housing Alliance of Central Ohio, a founding member of the 614 for Linden collaborative.

The project will develop 100 affordable senior housing units. Forty of these units will be for households with incomes at 61% to 80% AMI, and 60 will be for households at 31% to 60% AMI. Of these units, 70 will be two-bedroom and 30 will be one bedroom.

The development will also feature 3,000 square feet of commercial space (Thompson, 2022). This project has the potential to bolster development along Cleveland Avenue. Additionally, this intersection is the crossroads for North and South Linden and is often seen as Linden’s downtown.

This development will be particularly beneficial to the residents of Linden. 15% of residents in Linden are 65 years old or older. This is slightly above Columbus, with 12.4% of residents aged 65 or older. Additionally, 26.1% of Linden residents are between 45 to 65 years old, compared to Columbus with 21.4% in the same age group. This means that 41.1% of the current Linden population will be considered a senior within 20 years, higher than the citywide population which would be 33.8%. This new development has the potential to provide a more comfortable and livable dwelling for residents who are currently in need of affordable housing, while also preserving the opportunity for residents in the future.

The development will also add to placemaking efforts on Cleveland Avenue through its name, which alludes to the Mulby Brickyard. The former brickyard is where the new development will be located and the naming is meant to connect to Linden’s history and provide a sense of place.

Project Location: Intersection of Myrtle and Cleveland Avenues
Total Project Cost: \$24.3 million
Total PRO Neighborhoods Funds Utilized: \$250,000 provided through OCFC
Number of Affordable Units: 100
Total Commercial Space: 3,000 sq ft
Anticipated Completion: August 2023

Planned Resource Allocation and Actual Allocation

In setting ambitious goals for The 614 for Linden project, Collaborative members wrote a budget to help them achieve these goals. However, the covid-19 pandemic struck less than five months into the grant, necessitating nimble and responsive adjustments to the budget. Despite the upheaval created by the pandemic, the project was able to success with almost 80% of its budget still following the original plans developed in 2019.

ORIGINALLY PROPOSED RESOURCE ALLOCATION

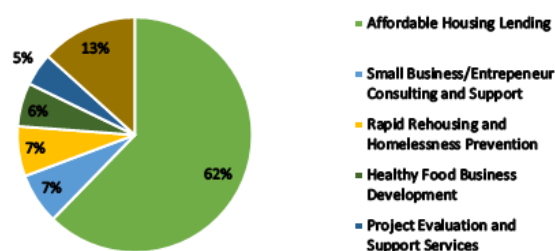
To achieve its goals, The Collaborative originally proposed to deploy the \$5 million grant in the following ways:

- OCFC would use \$3.63 million to seed an investment pool, totaling approximately \$20 million, to provide pre-development, acquisition, and bridge loans to produce or preserve up to 700 affordable housing units for families with incomes less than 80% AMI. OCFC expected to lend capital to Healthy Homes, CD4AP, and Affordable Housing Alliance members.
- Finance Fund would use \$300,000 for technical assistance and gap funding to finance a food retail store.
- ECDI would provide micro-lending and technical assistance to local entrepreneurs seeking to start or expand home-based businesses (e.g., craft, food, beauty workers, and handypersons) utilizing \$350,000 of the PRO Neighborhoods grant for its activities.
- Community Shelter Board would use \$250,000 for a rapid rehousing program to assist up to 200 families and individuals from or moving to Linden.
- A total of \$120,000 would be allocated for community outreach, events, and other engagement activities. The COC Foundation and St. Stephen's Community House will help lead engagement and other neighborhood services.
- GOPC would use \$225,000 to conduct local evaluation activities to track The 614 for Linden's progress and impact in Linden.

RESOURCE REALIGNMENT IN A DYNAMIC ENVIRONMENT

- In response to the pandemic, OCFC reallocated \$100,000 from affordable housing lending funds for COVID-19 emergency relief; in Year I & II of The 614 for Linden, The Collaborative disbursed \$70,000 (i.e., \$55,000 to St. Stephen's and \$15,000 to the COC Foundation). These funds supported food access activities and rental and utility assistance.
- In Year II of The 614 for Linden, OCFC reallocated \$25,000 from affordable housing lending funds to support the Linden Market in building community investment and supporting resident health in Linden.
- Finance Fund used \$100,000 for a feasibility study on the viability of bringing a grocery store to Linden and returned the remaining \$200,000 funds earmarked for them.

Figure 1. PRO Neighborhoods Allocation (Year III Adjustments)



Investing in Linden Through Collective Impact

In 2017, the last major community development corporation (CDC) in Linden had shut its doors, leaving the neighborhood without a community-minded real estate developer or champion. In Ohio, as elsewhere, CDCs acquire property and advance community goals by holding property, bidding sites out for redevelopment, or managing redevelopment efforts themselves. CDCs also often provide and coordinate services for residents, such as: small business trainings, after school programming, neighborhood events.

As The 614 for Linden was conceptualizing its work in 2019, members had thought that the Collaborative's work would lay the groundwork for re-establishing a new community development corporation in Linden. By the end of 2020, however, it had become clear that collective impact model of the 614 for Linden Collaborative was working and that a new coordinating nonprofit was unnecessary.

Staff at the four participating CDFIs had known each other prior to the 614 for Linden initiative and various CDFI pairs had previously worked together on different deals. Three of the four CDFIs were also members of the Ohio CDFI Network, the active membership association for Ohio-based CDFIs. But the CDFIs did not know all the participating nonprofits very well and the two community engagement organizations, St. Stephen's Community House (serving South Linden) and Community of Caring (serving a portion of North Linden) were just starting to build rapport in 2019.

WHAT MADE THE COLLECTIVE IMPACT MODEL WORK

In short, trust-building and a shared vision made the collective impact approach work for the 614 for Linden Collaborative.

All Collaborative members delivered on the projects and work that they had committed themselves to do, which created a virtuous cycle of confidence to take on riskier projects and investments. Additionally, every member's role and responsibility to Linden was well-defined and known from the start, which helped Collaborative members avoid mission-creep and "turf" disputes.

Regular, ongoing, communication built up a level of familiarity and trust among Collaborative members that had not previously existed. Collaborative members participated in monthly meetings with the Neighborhood Advisory Committee; regular sub-committee meetings among Collaborative members focused on different areas of the grant (such as housing and community engagement); quarterly meetings with the evaluator provided a time to reflect on successes and challenges; and consistent attendance at various events in Linden familiarized members with each other and with residents.

Undoubtedly, the pandemic accelerated relationship-building among 614 for Linden members. As Collaborative members scrambled to strengthen safety nets for Linden residents and businesses, emails and videos calls happened almost daily to ensure partners were coordinated and resources were maximized. Out of the initial weeks of confusion and uncertainty, Collaborative members had learned more about the strengths and services of other members and found they could count on each other.

WHAT COLLABORATION LOOKED LIKE BEYOND THE GRANT REQUIREMENTS

Individual Collaborative members went out of their way to support each other over the three years of the grant. OCFC reallocated funds initially intended for housing development to purchase refrigeration equipment for St. Stephen's and Community of Caring so that they could scale up their foodbanks in the wake of the pandemic.

During the summer of 2020, ECDI periodically hired food truck vendors (that it had provided loans and technical assistance to) and offered free meals to residents from St. Stephen Community House's parking lot. St. Stephen's and Community of Caring began coordinating their foodbank orders to reduce shipping costs.

Nationwide Children's Hospital shared information about housing options with clients. Healthy Homes referred entrepreneurs to ECDI. When St. Stephen's mentioned needing volunteers to run the Christmas 2022 food give away, ECDI and AHACO immediately offered to call for volunteers among their client and partner ranks. There are dozens more moments like these, which occurred from 2019 to 2022.

The partners achieved their target deliverables, but they also did much more than work through a check list of outputs.

MOVING FORWARD

Throughout the grant period, Neighborhood Advisory Committee members and other leaders in the Linden community encouraged the 614 for Linden members to utilize existing networks and nonprofits in the area. The richness of these existing networks, as well as how well Collaborative members were working with each other on individual projects, convinced the Collaborative that there was no need for a separate CDC to manage investments after 2022.

As the grant wound down in 2022, the 614 for Linden Collaborative—a group formed specifically to deploy grant dollars from JPMorgan Chase—began merging into the One Linden Collaborative. The One Linden Collaborative had begun to gain momentum in 2021 and 2022 and includes members of the 614 for Linden's Neighborhood Advisory Committee; staff from the City of Columbus's Department of Neighborhoods; SmartColumbus, an initiative that is innovating mobility solutions for Columbus and is connecting Linden residents to jobs; and other entities that are investing in the other *big ideas* of the OneLinden community plan.

Continuing the collective impact approach in Linden will maximize resources, and more importantly, make the long-lasting, sustained, equitable investments Linden residents seek.

Conclusion

The 614 for Linden successfully accomplished nearly all the goals it set out to achieve through the collaborative efforts of its members. Throughout the grant period, October 2019 to December 2022, Collaborators proved flexible and responsive. They sometimes offered creative financing or readjusted projected timelines. They quickly pivoted to address urgent needs, such as allocating additional funds to housing and food insecurity in Spring 2020. And they only temporarily halted planned initiatives, such as health and wellness programming. The Collaborative's strength was its ability to be flexible in their response to community needs while staying focused on long-term solutions.

As the 614 for Linden Collaborative transitions to the broader OneLinden Collaborative, they can continue to provide a positive impact for the Linden area. There are numerous ways that the One Linden Collaborative can continue to expand on their work:

- **Prioritize economic development and job creation investments, particularly along Cleveland Avenue.**

Linden is home to talented, creative, and innovative residents who have business ideas and skills that just need a little support to “bring to market.” ECDI and other 614 for Linden members should continue to provide technical assistance and financing in Linden. Other entities in the city can complement the growing ecosystem of entrepreneurs by offering workforce trainings, match-making services that connect existing businesses to vendor and contract opportunities, and catalytic grant dollars or favorable loans to help with businesses sustainability and expansion.

As the spine of Linden, Cleveland Avenue has immense potential to return to the vibrant commercial corridor it once was. Many stakeholders noted that Linden needs viable, white-box ready, commercial space for merchants and that the obvious site for these investments is Cleveland Avenue. Code enforcement on current building owners may help address the exterior (and interior) conditions of current buildings, but additional investments to make spaces ready for merchants to quickly move in will attract potential tenants and, as a result, create synergies that benefit long time merchants.

Lastly, the North and South Linden Commissions should work to attract jobs with above average wages. The commissions should create community benefits agreements for large employers moving into the neighborhood. These agreements could support a higher quality of life for future employees by requiring that employers pay their employees a respectable living wage.

- **Continue to expand access to affordable housing and homeownership in the Linden area.** Rising rents and increasing housing values in the Columbus region are also impacting Linden households. And recently, predatory investors have begun to enter the Linden market, reducing the pool of potential homes for homeownership. Continuing to invest in affordably priced, quality rental units, and homeownership opportunities will protect Linden residents from burdensome housing costs and potential displacement.

Site control by nonprofit affordable housing developers, the Central Ohio Community Land Trust, and careful sales by the City Land Bank, will be a hugely important strategy to ensure that Linden residents have opportunities to purchase homes and build wealth within their neighborhood.

Pairing the construction and rehabilitation of affordably priced homes with financial coaching will help ensure the success of homeowners. Down payment assistance and mortgage products that allow for creative collateral or higher loan-to-value ratios will open more opportunities for residents. Continuing to expand existing home repair programs in Linden will also help keep longtime residents in their homes.

A number of partners are already advancing these strategies (and others), which creates a strong foundation to continue investing upon in the future.

- **Increase visibility for the future work of the One Linden Collaborative.** As the City continues to implement

the OneLinden Plan and 614 for Linden members continue investing in Linden, the One Linden Collaborative will be an essential site for partner coordination and information distribution to residents.

Members of the One Linden Collaborative, such as Community of Caring Development Foundation, St. Stephen's Community House, and others are trusted sources of information in Linden. Other networks, such as the Greater Linden Business Network, the South Linden and North Linden Area Commissions, One Linden Cooperative, and others serve important stakeholders and are important partners for continuing to gather and provide stakeholder input, and share updates on new investments with stakeholders.

Ensuring the great work of One Linden Collaborative members is visible to Linden residents should be a priority so that community members can see the holistic and far-ranging work underway in the neighborhood.

Neighborhood Advisory Committee meetings connected to the 614 for Linden repeatedly suggested tapping into existing events and networks instead of attempting to create new avenues of communication. This recommendation still applies to the broader One Linden Collaborative.

- **Maintain community trust built through the previous work of The Collaborative** by continuing to proactively inform residents of upcoming investments and intentionally creating spaces where residents provide feedback, shape implementation planning, and are empowered with decision-making power. The 614 for Linden's monthly Neighborhood Advisory Committee meetings began to build that trust among 614 for Linden members and community leaders. The Collaborative should continue to invest in those relationships and broaden their efforts to better reach residents not in formally-recognized leadership positions.

Stakeholders consistently stated that community members had to rely on their connections with specific collaborators to find out about programs and the work other Collaborative members were doing. This means that those without those connections are less likely to find out about available resources unless they make concentrate efforts to seek out and build these connections.

Providing timely information to the onelinden.org website will help to centralize information and create opportunities to learn about other resources and initiatives underway in Linden. Continuing to show up at events will also help to maintain and nurture community trust.

The One Linden Collaborative may also want to consider doing an annual survey of Linden residents, businesses, and stakeholders as a way to periodically identify emerging concerns, uncover unexpected successes, and educate stakeholders of the range and depth of services available through One Linden collaborators. The Collaborative would need to distribute the survey through the internet as well as in paper-copies through churches, St. Stephen's and Community of Caring, and other trusted community entities.

The 614 for Linden has much to be proud of and much to build upon moving forward.

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Appendix

The 614 for Linden

Business Owner Interview Questions

YEAR III INTERVIEWS, 2022

INTRODUCTION & PURPOSE

In 2019, JPMorgan Chase awarded grants to community organizations to support neighborhood development projects. The 614 for Linden initiative was one winning submission and received \$5 million. It represents a Collaborative of community development financial institutions (CDFIs)* and other nonprofits seeking to implement four of the ten big ideas identified in the City of Columbus' One Linden Plan. It has since grown to include additional community partners and organizations, and including (*=CDFI):

- | | |
|--|---|
| 1. Ohio Capital Finance Corporation (OCFC)* | 7. Community Shelter Board |
| 2. Affordable Housing Trust of Columbus and Franklin County (AHT)* | 8. Affordable Housing Alliance of Central Ohio |
| 3. Finance Fund Capital Corporation* | 9. Community Development for All People (CD4AP) |
| 4. Economic Community Development Institute (ECDI)* | 10. St. Stephen's Community House |
| 5. Nationwide Children's Hospital | 11. New Salem Baptist Church's Community of Caring Development Foundation |
| 6. Healthy Homes | |

The Collaborative's goal is to offer loans, grants, and expertise to help create an equitable, opportunity-rich neighborhood for existing residents, as envisioned in the One Linden Plan.

As part of JPMorgan Chase's grant requirements, the Collaborative has hired a third-party evaluator, Greater Ohio Policy Center (GOPC), to track The 614 for Linden's progress toward its goals. GOPC is a statewide nonprofit based in Columbus with expertise in grant evaluation. GOPC will be utilizing qualitative and quantitative data for its assessment, including yearly interviews with community stakeholders.

GOPC will provide regular updates on the information it collects in the form of three annual reports over the life of the grant. The purpose of these reports is to provide progress updates and share learnings and insights with JPMorgan Chase, the community, and the broader field. To view the first two annual reports: www.the614forlinden.org.

** CDFIs provide loans that traditional banks are unable to make to real estate developers and businesses.*

INTERVIEWEE ANONYMITY

GOPC, to the best of its abilities, will avoid using identifying information that could accurately associate you with any feedback in the three annual reports or private conversations had with Collaborative partners. If GOPC decides it is beneficial to use any of your direct quotes with your name in the reports, the organization will ask for your permission and allow you to review the quote in context before publication.

INTERVIEW QUESTIONS

If you do not feel you can give an informed response to any of these questions, you are welcome to skip that question(s) in your interview.

1. What unique benefits/qualities does your organization/business bring to Linden?
2. In general, have you seen any new shifts or trends in the surrounding neighborhood since The 614 for Linden began at the end of 2019? Have you seen evidence of more investment in the area?
3. How do you feel about Linden's future, and what makes you feel that way?
4. Do you see evidence that The 614 for Linden will have a lasting economic impact on your community?
5. Are resources provided by The 614 for Linden readily available to area merchants? Are there any resources that are absent or inadequate that would further assist your business?
6. How have The 614 for Linden investments and services supported the continued operation of your business and or supported its opening?
7. How can community partners and developers continue to support the work of The 614 for Linden in a way that will positively impact the future of your neighborhood?
8. Is there anything else you would like to share regarding development in the surrounding neighborhood?

The 614 for Linden

Neighborhood Advisory Committee Interview Questions

YEAR III INTERVIEWS, 2022

INTRODUCTION

In 2019, JPMorgan Chase awarded grants to community organizations to support neighborhood development projects as part of its PRO Neighborhoods competition. The 614 for Linden was one of only seven winning submissions and received \$5 million to be used over three years. It began as a collaborative of four community development financial institutions (CDFIs) and six nonprofits seeking to implement four of the ten *big ideas* identified in the City of Columbus' *One Linden Plan*. It has since grown to include additional community partners and organizations. The 614 for Linden partners (the Collaborative) seek to build upon the *One Linden Plan* to create an equitable, opportunity-rich neighborhood for Linden's existing residents.

As part of its grant requirements, the Collaborative hired a third-party evaluator (GOPC) to track The 614 for Linden's progress toward its goals. GOPC is a statewide nonprofit based in Columbus, Ohio, utilizing qualitative and quantitative data for its assessment, including conducting yearly stakeholder interviews. While the *One Linden Plan* provides a roadmap for The 614 for Linden's investments, a Neighborhood Advisory Committee advises the Collaborative to appropriately translate the plan into housing, businesses, and services that provide residents with opportunities. In early 2021, GOPC conducted a two-hour group discussion and one-on-one phone interviews with The 614 for Linden's Neighborhood Advisory Committee. GOPC intended these conversations to help evaluate The 614 for Linden's impacts, successes, and shortfalls to date; the following includes GOPC's analysis.

METHODOLOGY

In Year II of The 614 for Linden, GOPC invited all Neighborhood Advisory Committee members to attend a virtual group discussion. For those who could not participate in the group meeting, GOPC asked them to schedule one-on-one phone interviews. The group meeting took place on March 26, 2021, and it included a brief presentation by GOPC to share what was learned from The 614 for Linden's first year and communicate what was heard from stakeholders so far. Following the presentation, GOPC led discussions with the Committee and asked the following:

- How have your perspectives on The 614 for Linden have changed over time?
- What shifts are you seeing in the community?

- Knowing the partners' skills and resources, are there other activities you'd like to see from The 614 for Linden?

LINDEN AND COLUMBUS DATA

	<u>Linden</u>		<u>Columbus</u>	
Total Population	38,903		905,768	
Population by Age	Number	Percent	Number	Percent
0 - 4	2,619	6.70%	60,310	6.50%
5 - 9	2,619	6.70%	57,601	6.20%
10 - 14	2,553	6.60%	54,577	5.90%
15 - 19	2,319	6.00%	59,467	6.40%
20 - 24	2,500	6.40%	91,601	9.90%
25 - 34	5,370	13.80%	159,812	17.20%
35 - 44	4,948	12.70%	130,488	14.10%
45 - 54	4,805	12.40%	100,705	10.90%
55 - 64	5,332	13.70%	97,362	10.50%
65 - 74	3,644	9.40%	69,989	7.50%
75 - 84	1,609	4.10%	32,623	3.50%
85+	586	1.50%	13,276	1.40%
Median Age	37.9		33.7	
Race and Ethnicity	Number	Percent	Number	Percent
White Alone	15,051	38.70%	493,774	53.20%
Black Alone	17,191	44.20%	262,803	28.30%
American Indian Alone	248	0.60%	3,750	0.40%
Asian Alone	575	1.50%	57,668	6.20%
Pacific Islander Alone	21	0.10%	387	0.00%
Some Other Race Alone	2,457	6.30%	40,621	4.40%
Two or More Races	3,360	8.60%	68,807	7.40%
Hispanic Origin (Any Race)	3,809	9.80%	72,732	7.80%
2022 Population Density (Pop per Square Mile) (Esri)	5,982.7		4,215.1	
Male	18,775	48.3%	454,032	50.1%
Female	20,129	51.7%	473,774	52.3%

Less than 9th Grade (Esri)	1,244	5%	17,094	3%
9-12th Grade/No Diploma (Esri)	3,497	13%	34,241	6%
High School Diploma (Esri)	8,214	31%	130,778	22%
GED/Alternative Credential (Esri)	1,445	5%	20,553	3%
Some College/No Degree (Esri)	5,837	22%	111,445	18%
2022 Population Age 25+: Associate's Degree (Esri)	1,933	7%	47,531	8%
Bachelor's Degree (Esri)	2,929	11%	159,011	26%
Graduate/Professional Degree (Esri)	1,194	5%	83,601	14%
2022 Educational Attainment Base (Pop 25+)(Esri)	26,293		604,254	
2020 Households Below the Poverty Level (ACS 5-Yr (%)	27%		16%	
Median Household Income	\$39,647		\$60,220	
Per Capita Income	\$21,254		\$35,289	
Total Households	15,353		391,617	
Total Housing Units	17,481		395,162	
Owner Occupied Housing Units	7,640	49.8%	178,770	45.6%
Renter Occupied Housing Units	7,713	50.2%	212,847	54.4%
WORKERS AGE 16+ YEARS	17,057		481,720	
2022 Unemployment Rate (Esri)	7%		4%	
Market Strength				
	Linden		Columbus	
Average days single-family homes sat on the market (Source: Redfin, August 2022 Market Update)	35 (North Linden), 42 (South Linden)		37	
Average single-family home sales price (Source: Redfin, August 2022 Market Update)	\$180,000 (North Linden), \$144950 (South Linden)		\$285,000	
Number of single family home sales	66		784	
Market Distress				
	Linden		Columbus	
Number of vacant residential properties (Source: NEOCANDO/NST system, 2022) / (Source: Franklin County Auditor, 2022)*	283		6104	

Number of vacant commercial/industrial properties (Source: NEOCANDO/NST system, 2022) / (Source: Franklin County Auditor, 2022)*	65	2080		
Number of tax delinquent properties (Source: NEOCANDO/NST system, November 2022) / (Source: Franklin County Auditor, 2022)*	1480	7856		
Number of land bank properties (Source: NEOCANDO/NST system, 2022) / (Source: The Land Bank Center-Columbus and Franklin County Land Banks, 2022)	16	242		
2022 Cost Burdened Residents				
	Number	Percent	Number	Percent
Cost burdened renters with housing costs greater than 30 percent of household income (Source: HUD CHAS Census Tract Data, 2014-2018)	5,194	54.7%	108,850	46.4%
Cost burdened owner-occupants with housing costs greater than 30 percent of household income (Source: HUD CHAS Census Tract Data, 2014-2018)	2,216	26.0%	125,540	53.6%
Median home value	\$85,442		\$206,761	

*Franklin County Auditor data does not include data for Columbus areas outside of Franklin County. The Auditor's vacancy data consists of vacant lots and buildings and sites with no improvements (i.e., abandoned); 4+ unit apartment buildings represent commercial properties rather than residential.